

STATE OF NEBRASKA

DEPARTMENT OF INSURANCE

Ann M. Frohman

Director



Dave Heineman
Governor

NEWS RELEASE

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FOR MORE INFORMATION:

Contact: Peg Jasa

Phone Number: 402-471-2201

Director of Insurance Offers Tips for Individuals Affected By Weather-Related Damages

Nebraska's severe weather and tornado season brings with it possible threats of damaging winds, pelting hail, or water damage that can cause hundreds of dollars of damage to homes and property across the state.

"Knowing what to do after severe weather hits can help keep your family and property safe," stated Director of Insurance, Ann Frohman. In addition to her staff being available to assist with answering insurance-related questions, Director Frohman also offers the following tips for those affected by weather-related damages:

- Contact your insurance company or agent as soon as you can after the hail or storm damage. If you are unsure you have roof damage, visit with your agent or company to obtain recommendations about getting an inspection. Keep your own safety in mind. Don't endanger yourself to inspect.
- Most policies require that you take temporary measures to reduce further damage. For example, if a window has been knocked out, you should take measures to prevent further water damage. However,

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permanent repairs should not be made until your insurance company has had an opportunity to inspect the damages or to give you approval for repair. Be certain to keep copies of expenses relating to temporary repairs.

- If you need to relocate, keep receipts for your temporary living expenses.
- Maintain copies of all correspondence, bills, etc. Keep notes of your telephone conversations. This will help you and your insurance company.
- Know who you are dealing with before agreeing to repairs. Get references, written estimates, proof of insurance and your insurance company approval before permitting repairs.
- Prepare for the adjuster's visit by itemizing your damaged possessions. Provide as much information about the item including an estimate of what it would cost to replace or repair it.
- Maintain copies of all correspondence, bills, and documentation submitted to the adjuster.
- Homeowners insurance policies usually don't cover flood damage. If you have flood insurance through the National Flood Insurance Program, your adjuster may be able to assist you in coordinating your claim.

Additional information may be obtained from the Department of Insurance website at *www.doi.ne.gov* or by calling the Department's toll-free consumer hotline at 1-877-564-7323.

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